

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF VIRGINIA**

In re:

TIMOTHY A. STARKEY  
SHEWAN N. STARKEY  
Debtor(s)

Case No. 12-71845-PBR

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Christopher Micale, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/05/2012.
- 2) The plan was confirmed on 01/31/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/27/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/31/2017.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,739.84.
- 10) Amount of unsecured claims discharged without payment: \$38,326.73.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$20,680.15
Less amount refunded to debtor	\$108.15

**NET RECEIPTS:** **\$20,572.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,800.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,401.23
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,201.23**

Attorney fees paid and disclosed by debtor: \$900.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE	Unsecured	79.11	79.11	79.11	16.76	0.00
AMERICAN INFOSOURCE, LP	Unsecured	8,912.00	8,789.36	8,789.36	1,862.98	0.00
BSI FINANCIAL SERVICES, INC.	Secured	177,405.84	182,437.40	0.00	0.00	0.00
BSI FINANCIAL SERVICES, INC.	Secured	6,250.64	6,250.64	1,806.32	1,806.32	0.00
BSI FINANCIAL SERVICES, INC.	Secured	7,806.00	7,806.00	2,255.75	2,255.75	0.00
CAVALRY PORTFOLIO SERVICES	Unsecured	1,383.00	1,403.38	1,403.38	297.46	0.00
CAVALRY PORTFOLIO SERVICES, LL	Unsecured	19,828.00	40,419.41	19,628.00	4,160.33	0.00
INTERNAL REVENUE SERVICE	Priority	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	8,818.00	8,818.45	8,818.45	1,869.15	0.00
MEDKEY INC	Unsecured	3,425.10	3,567.97	3,567.97	756.26	0.00
MEMBER ONE FCU	Unsecured	NA	1,336.67	1,336.67	283.32	0.00
RESURGENT CAPITAL SERVICES	Unsecured	2,692.00	1,940.13	1,940.13	411.23	0.00
RESURGENT CAPITAL SERVICES	Unsecured	2,200.00	3,072.36	3,072.36	651.21	0.00
VANGUARD	Secured	9,859.03	NA	NA	0.00	0.00
VIRGINIA DEPARTMENT OF TAXATION	Priority	0.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,062.07	\$4,062.07	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$4,062.07</b>	<b>\$4,062.07</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$48,635.43</b>	<b>\$10,308.70</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$6,201.23</u>	
Disbursements to Creditors	<u>\$14,370.77</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$20,572.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/14/2018

By: /s/ Christopher Micale

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**CERTIFICATE OF SERVICE**

I, Christopher Micale, Chapter 13 Trustee of the within case, do hereby certify that on this 14th day of February, 2018, I caused one copy of the within Trustee's Final Report to be served on the following:

UNITED STATES MAIL/EMAIL, POSTAGE PREPAID

TIMOTHY A. STARKEY  
SHEWAN N. STARKEY  
P.O. BOX 188  
WIRTZ, VA, 24184

Debtor(s)

SENT BY ELECTRONIC MAIL

GILES & LAMBERT, P.C.  
P.O. BOX 2780  
ROANOKE, VA 24001

/s/ Christopher Micale

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Christopher Micale  
P.O. BOX 1001  
ROANOKE, VA 24005  
Chapter 13 Trustee